CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
April 30, 2026

ASSETS		LIABILITIES	
Consumer Loans	$ 69,192,433.65	Regular Share & Club	$ 110,303,325.83
Indirect Loans	5,227,406.15	Money Market Funds	131,482,094.58
VISA	14,192,829.42	Share Draft Accounts	170,645,652.21
Mortgages	412,794,033.11	Official Checks & Escrow Accounts	2,801,754.14
FNMA Loans Sold (Included in Mortgages)	-131,202,380.87	Certificates of Deposit	297,849,446.51
Home Equity Loans	190,586,085.43	Total Shares	713,082,273.27
Member Business Loans	136,154,365.52	Brokered CD's	18,444,000.00
Loans In Process	863,197.82	Borrowed Funds	58,317,984.53
Total Loans	$ 697,807,970.23	Total Funds	$ 789,844,257.80
Allowance For Loan Losses	-2,685,631.57		
Total Loans after ALL	$ 695,122,338.66		
Short Term Investments	6,002,904.84		
* Note / Bond Investments	55,142,570.63		
Investments	25,119,114.17		
Other Investments	2,048,500.47		
Total Investments	$ 88,313,090.11		
		Other Liabilities	2,329,985.83
Cash & Due from Banks	41,279,353.47	Accrued Expenses	355,790.81
		Total Liabilities	$ 2,685,776.64
Land	4,161,127.81		
Buildings	9,703,322.55		
Furniture & Equipment	2,032,647.07		
Motor Vehicles	56,561.55		
Prepaid Expenses	1,920,988.19		
Fixed Assets	$ 17,874,647.17	Regular Reserve	4,981,779.87
		Undivided Earnings	77,239,961.13
Accrued Income	3,352,349.99	Accum Other Compresve Income	2,883,057.14
Deposit - NCUSIF	6,615,112.75	Balance Sheet - Income	1,843,246.59
Real Estate By Foreclosure	0.00	Total Equity	$ 86,948,044.73
Other Assets	26,921,187.02		
Total Assets	$ 879,478,079.17	Total Liabilities & Equity	$ 879,478,079.17
*Market Value of Investments	$ 52,715,276.31	Equity Ratio	9.56%
Courtesy Pay Unused Credit Availability	$ 21,287,896.00		
Unused Credit Line	$ 283,759,561.35		

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED.

OFFICER: Joan D. Rallo Chief Financial Officer